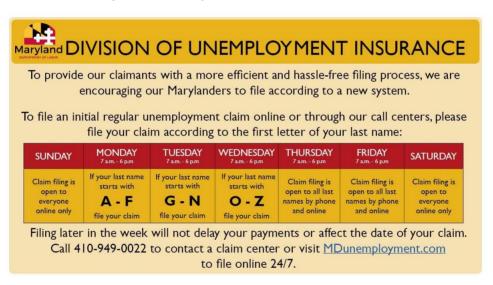
The Baltimore Restaurant Relief Group

COVID-19 Maryland Unemployment FAQ

So because of the current situation, I'm not working. How do I file for Maryland Unemployment?

<u>This link</u> has a TON of questions and answers—and walks you through most of the process. We recommend you start here. If the question isn't answered, or is otherwise too confusing, please feel free to read on. If your question isn't answered in this link or below in this document, then feel free to post in the group! <u>Check this site frequently as the information is updated almost daily.</u>

Okay, what's the process and timeline look like?



1. You initiate your claim online, <u>here</u>. Be sure to read all conditions as you go through the pages here—as there is additional information regarding eligibility/conditions.

Note: BE PATIENT AND PERSISTENT! The system is totally overwhelmed and is likely to crash, not respond, or otherwise make you repeat your actions before you get confirmation that your claim is initiated.

During this process, you first put in your basic information. Next, you get to the Eligibility page. You will need to answer "Yes" to the first two questions: "Are you able to work and available to work full time without restrictions?" and "Can you work all hours, days and shifts for the type of work you are seeking?"

On this page, you will also meet the tax question. You can do what you want here but be advised that you'll owe tax money on your unemployment earnings if you don't click 'Yes' to deducting the 10% Federal and 7% State income tax. If you select 'Yes,' you will also receive a letter where you'll have to more or less answer the same question and mail it back.

Next is the Employment section—where you'll provide information about your employer(s) in the last 18 months—as well as dates of employment, last day of work, etc. Then there's another Payment section where you'll answer additional questions before you are asked to review and confirm.

Once submitted:

- 2. You'll receive a confirmation that your claim is initiated. Save the confirmation, print it, whatever.
- 3. At this point, you will be directed to the WEBCERT page. If not directed, <u>click here.</u> Failure to complete this step as soon as possible may result in loss of benefits but **WILL** result in wasted time as you'll have to (try to) call them.

DO NOT WAIT FOR THEM TO CONTACT YOU BEFORE COMPLETING THIS STEP—YOU NEED TO DO IT IMMEDIATELY AFTER FILING YOUR INITIAL CLAIM!

If you used the system before, you'll have a PIN here already. If you don't know it, you have a chance to answer the security questions you previously set. If you can't answer your security questions, you'll be stuck calling.

Filing Your Webcert		
The following week(s) are available for you to file: The week beginning Sunday, 5/13/2012 and ending Saturday, 05/19/2012		
Answer the questions below for the week ending date(s) >>>>>	05/19/2012	No 2nd week
1. Were you able and available to work full time in your occupation without restrictions? (If YES, do not answer Question 1A.)	■Yes ■No	
1A. If NO, were you unable to work due to medical reasons?	I Yes INo	
2. Did you attend school or training during the week?	Il Yes III No	
 Did you actively look for full time work? (For agency verification purposes, you must keep a written record of your contacts.) 	■Yes ■No	
4. Did you work or earn money, whether or not you were paid, during the week?	■Yes ■No	
 4A. If YES, enter your earnings before deductions, even if you were not paid yet. Do NOT enter cents. Round up to the next whole dollar for \$.01 to \$.99. For example, if you earned \$49.26, enter 50 Remember to record the name of your employer for whom you worked and your earnings in your pamphlet. 		
Review your answers and make corrections now. Once you submit the form, you can not change your answers. Your Webcert responses become part of your Unemployment Insurance record and will be retained. By clicking the "Submit" button, you certify that you have not made any false statements or failed to disclose any wages or other material facts in order to obtain or increase these benefits. Remember it is a criminal offense to provide false information.		
Submit Cancel Webcert Help Technic	al Support Priv	acy Statement

For each week you'll need to fill this out. EVEN THOUGH THEY ARE WAIVING THE NEED FOR JOB SEARCHES RIGHT NOW, CLICK YES FOR 'DID YOU ACTIVELY LOOK FOR FULL TIME WORK.' People that select No here are being denied benefits and are having to call. And calling is bad because everyone is calling!

You must fill this out in a timely manner. "Weekly claim certifications must be submitted by 5PM on Friday following the week ending date." Example: You're going to be stuck calling them if you didn't file your Webcert for the week ending 3/21 by Friday, 3/27 at 5PM.

KEEP CHECKING THIS PAGE RELIGIOUSLY! Don't fall behind. This is your pipeline to knowing how much you'll be paid, and when.

4. They'll send you mail about deducting taxes. Fill it out and mail it back as fast as possible. (Small sample size, but it looks like this is coming, on average, in 5-6 mail days)

IF YOU DON'T HAVE TAXES DEDUCTED FROM UNEMPLOYMENT, YOU WILL OWE THEM AT THE END OF THE YEAR...so, no-brainer. Also, people are reporting the nightmare of having to call the office to change their answer when they first said 'No' to having State and Federal tax taken out. We can't tell you what to do here, but it would be wise to have taxes deducted.

- 5. You may also receive a letter informing you about the Webcert process, which also includes information about the necessary job search contacts. Again, when you do your Webcert, SAY YES TO 'DID YOU LOOK FOR WORK THIS WEEK?' at the risk of being denied benefits. The waiver IS in effect but the verbiage on their site and in their mailings have NOT changed to reflect that.
- 6. You'll get a letter from them called 'Statement of Reported Wages and Monetary Eligibility.' AKA 'How Much Money Am I Going to Get?' Review it. Hopefully you're going to get the max! (Small sample size, but it looks like this is coming, on average, in 10-12 mail days). In another day or two from this day your Webcert should have info consistent with this mailing.
- 7. You may get another letter, stating that you're exempt from job contacts. Cool. Remember what we've mentioned above about it.
- 8. You'll get a letter stating that your debit card for your payments will arrive in 7-10 business days. Webcert will keep track of any payments that will be or have been made to the card. Once the card is received, all the funds that exist on the card will be available to you.

When you receive your prepaid debit card, download the Bank of America Prepaid app to view your balance and receive notifications of deposits. You can also set up transfers from the card to your regular bank account.

9. Keep filling out your Webcerts and keep getting money! A Webcert is NOT the same thing as a work search. Even though the work search requirement is currently waived, you MUST continue to file a Webcert!

Thanks. What about this extra \$600 in unemployment from the government I am hearing about?

Not much is known about when this will roll out, except that most are saying sometime around the middle of April. When it does, I'm sure it'll be impossible to miss the information!

"Everyone receiving state unemployment benefits, including those who were on unemployment before all this started, is eligible for the additional \$600 per week. Additionally, freelancers, self-employed, independent contractors, and gig workers may also be eligible. The first workweek for the additional money is the week ending 4/4/2020. Payments will not begin for a few more weeks, but those eligible will receive money backdated to week ending 4/4/2020."

RANDOM Q&A

Do I Qualify?

Honestly, click the first link above...the MD Unemployment site defines eligibility ad nauseum. We really owe it to ourselves and everyone else in this system to take the time to find our own answers.

Q: What if I'm ineligible for state unemployment benefits (I.e. gig workers, self-employed, not enough employment history) or I just maxed out my state benefits?

A: You may still be eligible under the CARES Act. They will update their site once their systems can process the CARES Act applications and funds and you can apply at that time. Do not apply for unemployment before then or you will be denied. The CARES Act also provides an additional 13 weeks of state benefits + the \$600 per week from the stimulus for all who qualify for unemployment benefits, including those who have recently maxed out their state benefits.

Q: My hours were reduced to part-time. Am I eligible for unemployment?

A: Yes, you should still be eligible for partial benefit plus the CARES Act funds.

Q: I lost my full-time job due to COVID-19 but still have a part-time job. Am I eligible for unemployment?

A: Yes, you should still be eligible for partial benefit.

Job Search Requirements

Q: What do I put for 'Did you actively look for work during the week?' Didn't they waive that? I don't want to lie!

A: PUT YES OR YOU MAY BE DENIED BENEFITS/STUCK CALLING THEM!

Q: I received a letter saying I need to make 3 work search contacts each week. Do I still have to do that and record them on the Maryland Workforce Exchange?

A: No, you can disregard that letter for the time being as the work search requirement has been waived for a 10-week period. However, make sure you still answer YES to question 3 on your Webcert to avoid having to speak to the unemployment office.

Taxes

Q: I want to get taxes out of my unemployment, but I didn't select it from the get-go. Is there a way I can go back and change it without having to file a whole new claim?

A: Nope, gotta call at that point, and they'll mail you a new form

Webcert

Q: For anyone that had to call to get their claim reopened from a previous week(s): How long did it take to see your WEBCERT page updated?

A: Next day

Q: I didn't fill out my Webcert in time

A: Do it on time and you won't have to call them. Remind that Webcert is available immediately once you file, don't need to wait for mail about it. "Weekly claim certifications must be submitted by 5PM on Friday following the week ending date."

Example: You're going to be stuck calling them if you didn't file your Webcert for the week ending 3/21 by Friday, 3/27 at 5PM.

Q: Has anyone else run into the problem of having to reset their pin? The website says you have to call...when you call (& get thru) it directs you to a recording to call THE SAME NUMBER.... Help!

A: You can reset it online by answering your security questions. If you can't remember those, you must call.

Calling the Office

DO NOT CALL THE OFFICE UNLESS YOU'RE 100% SURE YOU HAVE TO! THEY'RE OBVIOUSLY SWAMPED!

Q: Trying to call unemployment today but just getting the busy signal. Is my best option to wait on the line or just hang up and keep trying? I'm using the 410 949 0022 number- or should I be using a different number?

A: Mixed success, but a busy signal means you're not in a queue. As for the number, crapshoot. 1-877-293-4125 is the alternate number.

Q: Based on what I've seen ppl say, I don't think I'm on hold with unemployment but I haven't been prompted in almost an hour. Straight ringing. Should I hang up and call again or let it continue to ring?

A: Go through the prompts, and let it ring, as long as it takes. Some are reporting 5-7 hours. When you're actually on hold you'll be told that you're on hold and how many callers are ahead of you.

Payment Card

Q: Webcert says I have 'payment' but I don't have a card yet.

A: You'll get your card and it'll have all the payments on it in real time with the Webcert

Q: Ok here's a doozie! I had to file for unemployment back in July and it was my first time ever filing. Not really understanding how unemployment worked I overdrew for one week and owe them the amount for a week of unemployment. I have received a letter stating this and mentioned that if I am eligible that any payment will go towards the overpayment I had previously received. Anyone else have this issue or any idea if I just file normally and they will just take it from that?

A: Previous overpayment will be deducted from your first new payment